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INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Use as many sheets as necessary)

Complete if Known

Application Number	10/816,083
Filing Date	3/31/2004
First Named Inventor	David Y. Jao
Art Unit	2196
Examiner Name	RIM Y. VO
Attorney Docket Number	MS1- 1956US

[illegible]

FOREIGN PATENT DOCUMENTS

Examiner Initials*	Cite. No.	Foreign Patent Document Country Code* Number* Kind Code* (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Page, Columns, Lines, Where Relevant Passages Or Relevant Figures Appear	*
/M.S./		EP 1 215 642 - A1	6/19/2002	HITACHI LTD (JP)		
/M.S./		WO 00/14924	3/16/2000	CITIBANK NA (US)		
/M.S./		WO 99/30458	6/17/1999	SECURED INFORMATION		

Examiner Signature	/Martinjeriko San Juan/	Date Considered	03/03/2008
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Examiner Name	KIM T. HU
Attorney Docket Number	MS1- 1956US

[illegible]

Examiner Signature	/Martinjeriko San Juan/	Date Considered	03/03/2008
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1 Applicant's unique citation designation mark (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual cases. Any comments on the collection of this information, or suggestions for reducing the burden for respondents, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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